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**FACTORS INFLUENCE PERCEIVED STRESS AMONG BUSINESS  
COLLEGE STUDENTS**

**By**

**SITI AMINAH BINTI ISMAIL**



**UUM**  
**Universiti Utara Malaysia**

**Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia,  
in Partial Fulfillment of the Requirement for the Master of Sciences  
(Management)**



**Pusat Pengajian Pengurusan  
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## ABSTRAK

Tujuan kajian ini adalah untuk menentukan faktor-faktor yang menyebabkan tekanan di kalangan pelajar perniagaan di UUM. Tujuh soalan penyelidikan membimbing kajian ini. Kajian ini menggunakan pendekatan penyelidikan kuantitatif. Jumlah responden adalah 375 pelajar yang berdaftar di bawah Kolej Perniagaan, UUM. Kaedah persampelan rawak berstrata digunakan untuk teknik pensampelan. Data dikumpul melalui soal selidik berstruktur dan dianalisis dengan menggunakan korelasi Pearson dan analisis regresi berganda. Secara keseluruhan, penemuan menunjukkan bahawa tekanan kewangan, tekanan keluarga, keberkesanan diri, beban kerja akademik, prestasi akademik, dan persekitaran mempunyai pengaruh yang signifikan terhadap tekanan yang dirasakan pelajar. Kajian ini menyimpulkan bahawa pelajar perniagaan di UUM tertakluk kepada tahap tekanan yang tinggi.

**Kata Kunci:** Tekanan Dirasakan Pelajar, Tekanan Kewangan, Tekanan Keluarga, Keberkesanan Diri, Beban Kerja Akademik, Prestasi Akademik, Persekitaran.



## ABSTRACT

The purpose of this study is to determine the factors that cause stress among business students in UUM. Seven research questions guided this study. This study employed a quantitative research approach. The total number of respondents was 375 students registered under the College of Business, UUM. Stratified random sampling method was used for the sampling techniques. Data were collected through a structured questionnaire and analyzed using Pearson Correlation and Multiple Regression Analysis. Overall, the findings revealed that financial pressure, family pressure, self-efficacy, academic workload, academic performance, and environment have a significant influence on students' perceived stress. This study concludes that business students in UUM are subject to high levels of stress.

**Keywords:** Students' Perceived Stress, Financial Pressures, Family Pressures, Self-Efficacy, Academic Workload, Academic Performance, Environment.





## ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious, the Most Merciful.

All praises and thanks are due to Allah, the Lord of the Worlds, for all His bounties and blessings. May peace and blessing be unto Holy Prophet Muhammad, His Progeny, and his Companions.

I would like to take this opportunity to express my deepest gratitude to all parties who assisted me in accomplishing this research paper. First and foremost, I would like to express my sincere appreciation to my supervisor, ***Dr. Shahibudin Ishak*** (Senior Lecturer, College of Business, Universiti Utara Malaysia), who had been there always to provide me with professional advice, guidance, and support to make this study more meaningful. I am really grateful for his contribution and kind support, knowledge, and guidance in helping me to complete this thesis.

A special note of appreciation also goes to my mother, ***Sulaikha Binti Abd Rahman*** and my father, ***Ismail Bin Moideen*** and also my siblings for their dedication, supportive spirit and endless love. I highly appreciated the contributions of my family who provided me with encouragement and financial support. I would also like to express my deepest appreciation to all respondents who participate in this study. Finally, I offer my regards and blessings to those who have supported me to complete this thesis successfully.

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## LIST OF ABBREVIATIONS

AW	Academic Workload
COB	College of Business
DES	Dental Environment Stress
ET	Environment
FL	Financial Pressures
FM	Family Pressures
IBS	Islamic Business School
KMO	Kaiser-Meyer-Olkin
PS	Perceived Stress
PSS	Perceived Stress Scales
PP	Performance Pressures
SBM	School of Business Management
SCT	Social Cognitive Theory
SE	Self-Efficacy
SEFB	School of Economic, Finance & Banking
SFWS	Students Financial Wellness Survey
SPSS	Statistical Package for the Social Science
SSS	Student Stress Survey
STML	School of Technology, Management & Logistic
TISSA	Tunku Puteri Intan Safinaz School of Accountancy
USS	University Student Stress
UUM	Universiti Utara Malaysia

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Introduction**

This chapter gives an introduction to the topic of stress and the reasons why the researcher wants to study this topic. The current chapter is broken down into nine important sections where it begins with the background of the study and then followed by problem statement, research objectives, research questions, the scope of the study, the importance of the study, definitions of key terms and the organization of chapters.

### **1.2 Background of the Study**

Stress is something that affects many people each and every day. Be it an adult, a teenager or a small child everyone is undergoing some or the other form of stress. For an adult, it could be stress related to works, families, financial difficulties and etc. For a teenager, it could be from academics, peer pressure, etc. While, as for a small child it could be sibling rivalry and pressure from parents for high accomplishments in education or in other creative fields (Colten, 2017; Heidenreich & Pruter, 2009). It is very important to understand stress for a better view of the positive and negative ways of life. Sometimes people think that stress will only give negative impacts to their life, but actually, stress can also bring positive impacts in their life (i.e. variety, growth, development, and special moments). It is difficult to picture how people going through the process of learning, growing, developing and strive for their career without tasting the reality of life that includes stress, problems, happiness and etc. (Franks, 1994).



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## **APPEMDIX A: QUESTIONNAIRES**



### **UNIVERSITI UTARA MALAYSIA**

Dear respective respondents,

I am a master degree candidate at College of Business, Universiti Utara Malaysia (UUM). I am conducting a study on student stress as part of the requirement to complete my degree. The title of this research is Factors Influence Perceived Stress Among Business College Students. The main objective of this research is to find out the source of stress among undergraduate and postgraduate students in the College of Business, UUM. Therefore, I would really appreciate it if you could spend a few minutes answering this questionnaire. Information given will be kept confidential and used purely for academic purposes. This questionnaire consists of three parts. Please answer all the questions accordingly. If you have any inquiries, please do not hesitate to contact me. Thank you for your time and cooperation.

Yours sincerely,

Siti Aminah Binti Ismail

Master of Science (Management), School of Business Management,

College of Business, 06010 UUM Sintok, Kedah.

Email: [sitiaminahismail1991@gmail.com](mailto:sitiaminahismail1991@gmail.com)



## **UNIVERSITI UTARA MALAYSIA**

Responden yang dihormati,

Saya ialah seorang calon sarjana dari Kolej Perniagaan, Universiti Utara Malaysia (UUM). Saya sedang menjalankan kajian tentang stres pelajar sebagai sebahagian daripada keperluan untuk menamatkan ijazah sarjana saya. Tajuk kajian ini adalah Faktor yang Mempengaruhi Tekanan di Kalangan Pelajar Kolej Perniagaan. Objektif utama penyelidikan ini adalah untuk mengetahui sumber stres di kalangan pelajar prasiswazah dan pascasiswazah di Kolej Perniagaan, UUM. Oleh itu saya sangat menghargai sekiranya anda boleh meluangkan beberapa minit untuk menjawab soal selidik ini. Maklumat yang diberikan adalah rahsia dan digunakan semata-mata untuk tujuan akademik. Soal selidik ini terdiri daripada tiga bahagian. Sila jawab semua soalan dengan sewajarnya. Jika anda mempunyai sebarang pertanyaan, jangan ragu-ragu untuk menghubungi saya. Terima kasih kerana masa dan kerjasama anda.

Yang ikhlas,

Siti Aminah Binti Ismail

Master of Science (Management), School of Business Management,

College of Business, 06010 UUM, Sintok, Kedah.

Email: [sitiaminahismail1991@gmail.com](mailto:sitiaminahismail1991@gmail.com)

## THE QUESTIONNAIRE / SOAL SELIDIK

**Directions: Please read all instructions and ANSWER all questions carefully.**

(Arahan: Sila baca semua arahan dan JAWAB semua soalan dengan teliti).

### **Part A: Demographic Data / Bahagian A: Data Demografik**

Please tick ✓ for the answers that best describe your demographic information in the box provided. (Sila tandakan ✓ untuk jawapan yang paling tepat menggambarkan maklumat demografi anda di dalam kotak yang disediakan.)

#### **1. Gender / Jantina:**

<input type="checkbox"/>	Male / Lelaki
<input type="checkbox"/>	Female / Perempuan

#### **2. Ethnicity / Etnik:**

<input type="checkbox"/>	Malay / Melayu
<input type="checkbox"/>	Chinese / Cina
<input type="checkbox"/>	Indian / India
<input type="checkbox"/>	Others / lain-lain

#### **3. Age / Umur:**

<input type="checkbox"/>	1
<input type="checkbox"/>	2
<input type="checkbox"/>	3
<input type="checkbox"/>	4
<input type="checkbox"/>	5
<input type="checkbox"/>	6
<input type="checkbox"/>	7
<input type="checkbox"/>	8 & above / 8 & ke atas

#### **4. Semester / Semester:**

<input type="checkbox"/>	18 – 21 years old / tahun
<input type="checkbox"/>	22 – 25 years old / tahun
<input type="checkbox"/>	26 – 28 years old / tahun
<input type="checkbox"/>	29 – 31 years old / tahun
<input type="checkbox"/>	32 years old & above / 32 tahun & ke atas

#### **5. Level of education**

##### ***Tahap Pengajian:***

<input type="checkbox"/>	Undergraduate / Prasiswazah
<input type="checkbox"/>	Postgraduate / Pascasiswazah

#### **6. School / Fakulti:**

<input type="checkbox"/>	School of Business Management (SBM)
<input type="checkbox"/>	School of Economic, Finance & Banking (SEFB)
<input type="checkbox"/>	Islamic Business School (IBS)
<input type="checkbox"/>	School of Technology, Management & Logistic (STML)
<input type="checkbox"/>	Tunku Puteri Intan Safinaz School of Accountancy (TISSA)

## Part B: Perceived Stress Scale / Bahagian B: Skala Stres Dirasakan

**In this section, the questions ask about your stress experiences. For each of the statements, please indicate your level of agreement by checking (✓) in the box that most closely reflects your feelings. Use the scale provided in the box to describe your responses.**

*(Dalam bahagian ini, soalan bertanya mengenai pengalaman stres anda. Untuk setiap kenyataan, sila nyatakan tahap persetujuan anda dengan menanda (✓) di dalam kotak yang paling mencerminkan perasaan anda. Gunakan skala yang disediakan di dalam kotak untuk menerangkan tanggapan anda).*

<b>Perceived Stress</b> <i>Stres Dirasakan</i>	<b>Never</b> <i>Tidak pernah</i>	<b>Rarely</b> <i>Jarang sekali</i>	<b>Sometimes</b> <i>Kadang kala</i>	<b>Often</b> <i>Kerap</i>	<b>Always</b> <i>Sentiasa</i>
1. In the last month, how often have you been upset because of something that happened unexpectedly? <i>Dalam bulan lepas, berapa kerapkah anda kecewa kerana sesuatu yang berlaku tanpa diduga?</i>	1	2	3	4	5
2. In the last month, how often have you felt that you were unable to control the important things in your life? <i>Dalam bulan lepas, berapa kerapkah anda merasakan bahawa anda tidak dapat mengawal hal-hal penting dalam hidup anda?</i>	1	2	3	4	5

<p>3. In the last month, how often have you felt nervous and stress?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda merasa gementar dan tertekan?</i></p>	1	2	3	4	5
<p>4. In the last month, how often have you felt confident about your ability to handle your personal problems?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda berasa yakin tentang keupayaan anda untuk menangani masalah peribadi anda?</i></p>	1	2	3	4	5
<p>5. In the last month, how often have you felt that things were going your way?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda merasakan semuanya berjalan lancar sepertimana yang anda mahukan?</i></p>	1	2	3	4	5
<p>6. In the last month, how often have you found that you could not cope with all the things that you had to do?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda mendapati bahawa anda tidak dapat melakukan semua perkara yang anda perlu lakukan?</i></p>	1	2	3	4	5

<p>7. In the last month, how often have you felt that you were on top of things?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda merasakan bahawa segalanya berada di dalam kawalan anda?</i></p>	1	2	3	4	5
<p>8. In the last month, how often have you been angered because of the things that were outside of your control?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda marah kerana perkara-perkara yang berada di luar kawalan anda?</i></p>	1	2	3	4	5
<p>9. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?</p> <p><i>Dalam bulan lepas, berapa kerapkah anda merasakan kesukaran bertimpa-timpa sehingga anda tidak dapat mengatasinya?</i></p>	1	2	3	4	5



### Part C: Sources of Stress / Bahagian C: Sumber-sumber Stres

Please circle the number according to the scale given in the box to indicate the extent to which you agree or disagree with the following statements. (Sila bulatkan nombor mengikut skala yang diberikan di dalam kotak untuk menunjukkan sejauh mana anda bersetuju atau tidak bersetuju dengan kenyataan berikut).

1. Financial Pressures <i>Tekanan Kewangan</i>	Strongly Disagree <i>Sangat tidak setuju</i>	Not Agree <i>Tidak setuju</i>	Not Sure <i>Tidak pasti</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat setuju</i>
1. I feel stressed about my personal finances in general. <i>Secara umum, saya merasa tertekan mengenai kewangan peribadi saya.</i>	1	2	3	4	5
2. I worry about being able to pay monthly expenses. <i>Saya bimbang tentang kemampuan membayar perbelanjaan bulanan.</i>	1	2	3	4	5
3. I worry about having enough money to pay for education fees. <i>Saya bimbang tentang mempunyai wang yang cukup untuk membayar yuran pengajian.</i>	1	2	3	4	5
4. I worry about student loan debt. <i>Saya bimbang tentang hutang pinjaman pelajar.</i>	1	2	3	4	5
5. I feel stress about the total amount of money I owe.	1	2	3	4	5

<i>Saya merasa stres mengenai jumlah wang yang saya berhutang.</i>					
6. I feel stress about my credit card debt. <i>Saya merasa stres mengenai hutang kad kredit saya.</i>	1	2	3	4	5

**In this section, the questions ask about things that make you feel stress. For each statement, please state the level of stress you feel by rounding the answer using the scale provided.** *(Dalam bahagian ini, soalan bertanya mengenai perkara yang membuatkan anda merasa tertekan / stres. Untuk setiap kenyataan, sila nyatakan tahap tekanan anda rasakan dengan membulatkan jawapan menggunakan skala yang disediakan).*

<b>2. Family Pressures</b> <i>Tekanan Keluarga</i>	<b>Not at all stressful</b> <i>Tidak stres sama sekali</i>	<b>A little bit stressful</b> <i>Sedikit stres</i>	<b>Moderately stressful</b> <i>Sederhana stres</i>	<b>Very Stressful</b> <i>Sangat stres</i>	<b>Extremely stressful</b> <i>Terlampau stres</i>
1. Fear of disappointing my family. <i>Takut mengecewakan keluarga saya.</i>	1	2	3	4	5
2. Dealing with my family responsibilities. <i>Mengurus tanggungjawab keluarga saya.</i>	1	2	3	4	5
3. Lack of support from my family. <i>Kurang sokongan dari keluarga saya.</i>	1	2	3	4	5
4. Dealing with family conflict. <i>Mengurus konflik keluarga.</i>	1	2	3	4	5
5. Trouble with parents. <i>Masalah dengan ibu bapa.</i>	1	2	3	4	5

<b>3. Self-Efficacy</b> <i>Keberkesanan Diri</i>	<b>Not at all stressful</b> <i>Tidak stres sama sekali</i>	<b>A little bit stressful</b> <i>Sedikit stres</i>	<b>Moderately stressful</b> <i>Sederhana stres</i>	<b>Very Stressful</b> <i>Sangat stres</i>	<b>Extremely stressful</b> <i>Terlampau stres</i>
1. Lack of confidence in self to become a successful person after graduate. <i>Kurang keyakinan diri untuk menjadi orang yang berjaya selepas tamat pengajian.</i>	1	2	3	4	5
2. Completing graduation requirements. <i>Melengkapkan keperluan tamat pengajian.</i>	1	2	3	4	5
3. Fear of failing course or year. <i>Takut gagal kursus atau tahun.</i>	1	2	3	4	5
4. Lack of confidence in self to become a successful student. <i>Kurang keyakinan diri untuk menjadi pelajar yang berjaya.</i>	1	2	3	4	5
<b>4. Academic Workload</b> <i>Beban Kerja Akademik</i>	<b>Not at all stressful</b> <i>Tidak stres sama sekali</i>	<b>A little bit stressful</b> <i>Sedikit stres</i>	<b>Moderately stressful</b> <i>Sederhana stres</i>	<b>Very Stressful</b> <i>Sangat stres</i>	<b>Extremely stressful</b> <i>Terlampau stres</i>
1. Handling the academic workload. <i>Mengendalikan beban kerja akademik.</i>	1	2	3	4	5

2. Increased class workload. <i>Peningkatan beban kerja kelas.</i>	1	2	3	4	5
3. Meeting deadlines for academic assessment <i>Menepati tarikh akhir untuk penilaian akademik.</i>	1	2	3	4	5
4. Lack of time to do assigned schoolwork. <i>Kurang masa untuk menyiapkan tugas.</i>	1	2	3	4	5
5. Lack of time for relaxation. <i>Kurang masa untuk berehat.</i>	1	2	3	4	5
6. Difficulty of classwork. <i>Kesukaran tugas kelas.</i>	1	2	3	4	5
<b>5. Performance Pressures</b> <i>Tekanan Prestasi</i>	<b>Not at all stressful</b> <i>Tidak stres sama sekali</i>	<b>A little bit stressful</b> <i>Sedikit stres</i>	<b>Moderately stressful</b> <i>Sederhana stres</i>	<b>Very Stressful</b> <i>Sangat stres</i>	<b>Extremely stressful</b> <i>Terlampau stres</i>
1. Fear of failing examination. <i>Takut gagal peperiksaan.</i>	1	2	3	4	5
2. High competition for grades among peers. <i>Persaingan hebat untuk gred di kalangan rakan-rakan.</i>	1	2	3	4	5

3. Studying for test and exams. <i>Belajar untuk ujian dan peperiksaan.</i>	1	2	3	4	5
4. Doing oral presentation. <i>Melakukan persembahan lisan.</i>	1	2	3	4	5
5. Getting good enough grades for graduate study or future career. <i>Mendapatkan gred yang cukup baik untuk pengajian siswazah atau kerjaya masa depan.</i>	1	2	3	4	5
<b>6. Environment</b> <i>Persekitaran</i>	<b>Not at all stressful</b> <i>Tidak stres sama sekali</i>	<b>A little bit stressful</b> <i>Sedikit stres</i>	<b>Moderately stressful</b> <i>Sederhana stres</i>	<b>Very Stressful</b> <i>Sangat stres</i>	<b>Extremely stressful</b> <i>Terlampau stres</i>
1. Messy living conditions (room or classroom). <i>Keadaan hidup tidak teratur (bilik atau ruang belajar).</i>	1	2	3	4	5
2. Change in living environment (hostels environment different from home). <i>Perubahan dalam</i>	1	2	3	4	5

<i>persekitaran hidup (persekitaran asrama berbeza daripada rumah).</i>					
3. Vacation/breaks (no vacation/ breaks or it was too short or not enough). <i>Percutian / rehat (tiada cuti / rehat atau ia terlalu pendek / tidak cukup).</i>	1	2	3	4	5
4. Transportation problems. <i>Masalah pengangkutan.</i>	1	2	3	4	5
5. Computer / Laptop problems. <i>Masalah Komputer / Komputer riba.</i>	1	2	3	4	5
6. Put on hold for extended period of time. (Waiting for something for uncertain period of time). <i>Menunggu untuk satu tempoh masa yang panjang. (menunggu untuk jangkamasa yang tidak menentu).</i>	1	2	3	4	5

**END OF QUESTIONNAIRE / SOAL SELIDIK TAMAT**

**THANK YOU / TERIMA KASIH**

## APPEMDIX B: DESCRIPTIVE STATISTICS

### Statistics

		Gender	Ethnicity	Age	Semester	Level_of_Education	School
N	Valid	375	375	375	375	375	375
	Missing	0	0	0	0	0	0

### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	150	40.0	40.0	40.0
	Female	225	60.0	60.0	100.0
	Total	375	100.0	100.0	

### Ethnicity

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	201	53.6	53.6	53.6
	Chinese	91	24.3	24.3	77.9
	Indian	22	5.9	5.9	83.7
	Others	61	16.3	16.3	100.0
	Total	375	100.0	100.0	

### Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-21 years old	128	34.1	34.1	34.1
	22-25 years old	201	53.6	53.6	87.7
	26-28 years old	21	5.6	5.6	93.3
	29-31 years old	19	5.1	5.1	98.4
	32 years old & above	6	1.6	1.6	100.0
	Total	375	100.0	100.0	



### Semester

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	29	7.7	7.7	7.7
	2	92	24.5	24.5	32.3
	3	44	11.7	11.7	44.0
	4	115	30.7	30.7	74.7
	5	12	3.2	3.2	77.9
	6	63	16.8	16.8	94.7
	7	3	.8	.8	95.5
	8 & above	17	4.5	4.5	100.0
	Total	375	100.0	100.0	

### Level\_of\_Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undergraduate	323	86.1	86.1	86.1
	Postgraduate	52	13.9	13.9	100.0
	Total	375	100.0	100.0	

### School

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SBM	131	34.9	34.9	34.9
	SEFB	101	26.9	26.9	61.9
	IBS	34	9.1	9.1	70.9
	STML	53	14.1	14.1	85.1
	TISSA	56	14.9	14.9	100.0
	Total	375	100.0	100.0	

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PERCEIVED_STRESS	375	1.11	5.00	3.9372	.68893
FINANCIAL_PRESSURES	375	1.17	5.00	3.5951	1.12399
FAMILY_PRESSURES	375	1.00	5.00	2.8192	1.21341
SELF_EFFICACY	375	1.00	5.00	3.7740	1.11043
ACADEMIC_WORKLOAD	375	1.17	5.00	3.5587	.93401
PERFORMANCE_PRESSURES	375	1.20	5.00	3.7077	1.16771
ENVIRONMENT	375	1.17	5.00	3.5164	1.18978
Valid N (listwise)	375				

## APPEMDIX C: RELIABILITY TEST

### Scale: Perceived Stress

#### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.864	9

### Item Statistics

	Mean	Std. Deviation	N
PS1	4.00	.946	375
PS2	3.88	.994	375
PS3	3.88	1.005	375
Psr4	3.97	.960	375
Psr5	3.93	1.006	375
PS6	3.99	.969	375
pSR7	3.89	1.034	375
PS8	3.95	1.014	375
PS9	3.95	1.028	375

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
PS1	31.44	31.118	.609	.848
PS2	31.55	30.269	.657	.844
PS3	31.55	30.686	.606	.848
Psr4	31.47	30.817	.629	.846
Psr5	31.50	31.037	.571	.852
PS6	31.45	31.269	.576	.851
pSR7	31.54	30.586	.594	.850
PS8	31.48	31.261	.543	.854
PS9	31.49	30.983	.560	.853

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
35.43	38.444	6.200	9

### Scale: Financial Pressures

### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.942	6

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
FL1	17.82	33.177	.798	.935
FL2	17.82	32.179	.871	.926
FL3	17.89	31.798	.862	.927
FL4	17.76	31.398	.871	.926
FL5	17.93	31.153	.878	.925
FL6	18.64	31.990	.700	.949

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.57	45.481	6.744	6

### Scale: Family Pressures

#### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.932	5

### Item Statistics

	Mean	Std. Deviation	N
FM1	3.10	1.401	375
FM2	2.89	1.281	375
FM3	2.67	1.388	375
FM4	2.75	1.327	375
FM5	2.68	1.444	375

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
FM1	10.99	24.321	.762	.927
FM2	11.20	24.793	.813	.917
FM3	11.42	23.367	.858	.908
FM4	11.35	23.906	.859	.909
FM5	11.42	23.415	.809	.918

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
14.10	36.809	6.067	5

### Scale: Self Efficacy

### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.924	4

### Item Statistics

	Mean	Std. Deviation	N
SE1	3.75	1.260	375
SE2	3.71	1.208	375
SE3	3.85	1.233	375
SE4	3.79	1.217	375

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
SE1	11.34	11.248	.815	.905
SE2	11.39	11.489	.828	.901
SE3	11.25	11.242	.842	.896
SE4	11.31	11.529	.813	.906

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.10	19.729	4.442	4

### Scale: Academic Workload

### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.901	6

### Item Statistics

	Mean	Std. Deviation	N
AW1	3.53	1.091	375
AW2	3.54	1.115	375
AW3	3.55	1.184	375
AW4	3.63	1.130	375
AW5	3.52	1.165	375
AW6	3.58	1.165	375

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
AW1	17.82	23.101	.678	.891
AW2	17.81	22.389	.736	.882
AW3	17.80	21.376	.788	.874
AW4	17.73	21.927	.775	.877
AW5	17.83	22.033	.733	.883
AW6	17.78	22.623	.670	.892

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.35	31.405	5.604	6

### Scale: Academic Performance

### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.945	5

### Item Statistics

	Mean	Std. Deviation	N
PP1	3.79	1.316	375
PP2	3.73	1.290	375
PP3	3.75	1.259	375
PP4	3.61	1.261	375
PP5	3.66	1.320	375

### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
PP1	14.75	21.917	.847	.933
PP2	14.81	21.837	.878	.927
PP3	14.79	22.352	.853	.932
PP4	14.93	22.524	.833	.935
PP5	14.88	21.953	.840	.934

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.54	34.089	5.839	5

**Scale: Environment**

### Case Processing Summary

		N	%
Cases	Valid	375	100.0
	Excluded <sup>a</sup>	0	.0
	Total	375	100.0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
.944	6

### Item Statistics

	Mean	Std. Deviation	N
ET1	3.46	1.346	375
ET2	3.54	1.387	375
ET3	3.60	1.256	375
ET4	3.53	1.354	375
ET5	3.44	1.420	375
ET6	3.52	1.310	375



### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
ET1	17.64	36.488	.779	.939
ET2	17.56	35.033	.853	.931
ET3	17.50	36.823	.824	.934
ET4	17.57	35.540	.842	.932
ET5	17.66	34.472	.868	.929
ET6	17.58	36.363	.816	.935

### Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.10	50.961	7.139	6

## APPEMDIX D: FACTOR ANALYSIS

### 1. Perceived Stress

#### Correlation Matrix

	PS1	PS2	PS3	Psr4	Psr5	PS6	pSR7	PS8	PS9
Correlation	PS1	PS2	PS3	Psr4	Psr5	PS6	pSR7	PS8	PS9
	1.000	.639	.466	.450	.407	.379	.401	.293	.363
		1.000	.529	.433	.436	.465	.404	.342	.399
			1.000	.412	.405	.443	.379	.383	.369
				1.000	.488	.488	.489	.372	.367
					1.000	.356	.456	.325	.333
						1.000	.364	.383	.351
							1.000	.409	.415
								1.000	.542
									1.000

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.891
Bartlett's Test of Sphericity	Approx. Chi-Square
	1190.930
	df
	36
	Sig.
	.000

### Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.328	48.084	50.084	3.750	41.671	41.671
2	.931	10.341	56.425			
3	.763	8.478	66.903			
4	.675	7.501	74.404			
5	.561	6.236	80.640			
6	.514	5.710	86.350			
7	.454	5.047	91.396			
8	.437	4.854	96.250			
9	.337	3.750	100.000			

### Communalities

	Initial	Extraction
PS1	.468	.448
PS2	.521	.520
PS3	.389	.436
Psr4	.430	.466
Psr5	.354	.385
PS6	.362	.391
pSR7	.375	.410
PS8	.375	.335
PS9	.378	.359

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

	Factor 1
PS1	.669
PS2	.721
PS3	.660
Psr4	.683
Psr5	.621
PS6	.626
pSR7	.641
PS8	.579
PS9	.599

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 4 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted.  
The solution cannot be rotated.

## 2. Financial Pressures

### Correlation Matrix

		FL1	FL2	FL3	FL4	FL5	FL6
Correlation	FL1	1.000	.784	.732	.746	.756	.566
	FL2	.784	1.000	.838	.802	.791	.641
	FL3	.732	.838	1.000	.808	.784	.657
	FL4	.746	.802	.808	1.000	.855	.640
	FL5	.756	.791	.784	.855	1.000	.685
	FL6	.566	.641	.657	.640	.685	1.000

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.915
Bartlett's Test of Sphericity	Approx. Chi-Square
	2123.265
	df
	15
	Sig.
	.000

### Communalities

	Initial	Extraction
FL1	.672	.687
FL2	.786	.820
FL3	.767	.800
FL4	.792	.820
FL5	.792	.825
FL6	.511	.516

Extraction Method: Principal Axis Factoring.

### Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.709	78.484	78.484	4.468	74.473	74.473
2	.470	7.826	86.309			
3	.276	4.605	90.914			
4	.254	4.233	95.147			
5	.154	2.563	97.710			
6	.137	2.290	100.000			

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

Factor	
1	
FL1	.829
FL2	.906
FL3	.894
FL4	.905
FL5	.908
FL6	.719

Extraction Method: Principal Axis Factoring.  
a. 1 factors extracted. 4 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted.  
The solution cannot be rotated.

## 3. Family Pressures

### Correlation Matrix

		FM1	FM2	FM3	FM4	FM5
Correlation	FM1	1.000	.763	.698	.681	.628
	FM2	.763	1.000	.750	.731	.671
	FM3	.698	.750	1.000	.811	.785
	FM4	.681	.731	.811	1.000	.819
	FM5	.628	.671	.785	.819	1.000

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.879
Bartlett's Test of Sphericity	Approx. Chi-Square	1575.384
	df	10
	Sig.	.000

### Communalities

	Initial	Extraction
FM1	.626	.628
FM2	.690	.715
FM3	.746	.809
FM4	.764	.809
FM5	.714	.717

Extraction Method: Principal Axis Factoring.

### Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.938	78.756	78.756	3.678	73.569	73.569
2	.457	9.147	87.903			
3	.236	4.718	92.621			
4	.196	3.927	96.548			
5	.173	3.452	100.000			

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

	Factor 1
FM1	.792
FM2	.846
FM3	.900
FM4	.899
FM5	.847

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 5 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted. The solution cannot be rotated.

#### 4. Self-Efficacy

**Correlation Matrix**

		SE1	SE2	SE3	SE4
Correlation	SE1	1.000	.777	.748	.719
	SE2	.777	1.000	.763	.729
	SE3	.748	.763	1.000	.788
	SE4	.719	.729	.788	1.000

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.850
Bartlett's Test of Sphericity	Approx. Chi-Square	1142.783
	df	6
	Sig.	.000

**Communalities**

	Initial	Extraction
SE1	.674	.735
SE2	.692	.761
SE3	.715	.791
SE4	.674	.730

Extraction Method: Principal Axis Factoring.

**Total Variance Explained**

Factor	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.262	81.554	81.554	3.017	75.418	75.418
2	.309	7.724	89.278			
3	.224	5.591	94.869			
4	.205	5.131	100.000			

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

	Factor 1
SE1	.857
SE2	.872
SE3	.889
SE4	.854

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 5 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted.

The solution cannot be rotated.

## 5. Academic Workload

### Correlation Matrix

		AW1	AW2	AW3	AW4	AW5	AW6
Correlation	AW1	1.000	.650	.602	.559	.511	.511
	AW2	.650	1.000	.722	.587	.577	.502
	AW3	.602	.722	1.000	.702	.618	.572
	AW4	.559	.587	.702	1.000	.708	.606
	AW5	.511	.577	.618	.708	1.000	.606
	AW6	.511	.502	.572	.606	.606	1.000

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.882
Bartlett's Test of Sphericity	Approx. Chi-Square	1306.197
	df	15
	Sig.	.000

### Communalities

	Initial	Extraction
AW1	.493	.516
AW2	.605	.615
AW3	.655	.712
AW4	.636	.681
AW5	.576	.606
AW6	.467	.501

Extraction Method: Principal Axis Factoring.

### Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.018	66.966	66.966	3.631	60.524	60.524
2	.617	10.283	77.249			
3	.455	7.576	84.825			
4	.367	6.119	90.944			
5	.319	5.311	96.255			
6	.225	3.745	100.000			

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

	Factor 1
AW1	.718
AW2	.784
AW3	.844
AW4	.825
AW5	.778
AW6	.708

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 5 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted.

The solution cannot be rotated.



## 6. Academic Performance

**Correlation Matrix**

		PP1	PP2	PP3	PP4	PP5
Correlation	PP1	1.000	.815	.778	.736	.763
	PP2	.815	1.000	.801	.776	.790
	PP3	.778	.801	1.000	.775	.754
	PP4	.736	.776	.775	1.000	.764
	PP5	.763	.790	.754	.764	1.000

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.911
Bartlett's Test of Sphericity	Approx. Chi-Square	1714.663
	df	10
	Sig.	.000

**Communalities**

	Initial	Extraction
PP1	.728	.770
PP2	.773	.830
PP3	.730	.780
PP4	.700	.742
PP5	.708	.755

Extraction Method: Principal Axis

Factoring.

**Total Variance Explained**

Factor	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.101	82.021	82.021	3.877	77.541	77.541
2	.271	5.426	87.447			
3	.248	4.954	92.401			
4	.203	4.069	96.470			
5	.176	3.530	100.000			

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

Factor	
1	
PP1	.877
PP2	.911
PP3	.883
PP4	.862
PP5	.869

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 4 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted.

The solution cannot be rotated.

## 7. Environment

### Correlation Matrix

		ET1	ET2	ET3	ET4	ET5	ET6
Correlation	ET1	1.000	.718	.670	.709	.719	.678
	ET2	.718	1.000	.773	.754	.797	.733
	ET3	.670	.773	1.000	.741	.767	.713
	ET4	.709	.754	.741	1.000	.783	.746
	ET5	.719	.797	.767	.783	1.000	.762
	ET6	.678	.733	.713	.746	.762	1.000

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.936
Bartlett's Test of Sphericity	Approx. Chi-Square	1951.217
	df	15
	Sig.	.000

### Communalities

	Initial	Extraction
ET1	.610	.645
ET2	.734	.781
ET3	.689	.727
ET4	.711	.759
ET5	.755	.810
ET6	.669	.710

Extraction Method: Principal Axis Factoring.

### Total Variance Explained

Factor	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.691	78.179	78.179	4.433	73.875	73.875
2	.345	5.758	83.937			
3	.298	4.959	88.896			
4	.245	4.086	92.982			
5	.226	3.771	96.753			
6	.195	3.247	100.000			

Extraction Method: Principal Axis Factoring.

### Factor Matrix<sup>a</sup>

	Factor 1
ET1	.803
ET2	.884
ET3	.853
ET4	.871
ET5	.900
ET6	.843

Extraction Method: Principal Axis Factoring.

a. 1 factors extracted. 4 iterations required.

### Rotated Factor Matrix<sup>a</sup>

a. Only one factor was extracted. The solution cannot be rotated.

## APPEMDIX E: INFERENTIAL STATISTICS

### 1. Pearson Correlations Coefficient

		Correlations						
		PS	FL	FM	SE	AW	PP	ET
PERCEIVED STRESS (PS)	Pearson Correlation		1	.421**	.236**	.354**	.371**	.285**
	Sig. (2-tailed)			.000	.000	.000	.000	.000
	N		375	375	375	375	375	375
FINANCIAL PRESSURES (FL)	Pearson Correlation	.421**		1	.085	.224**	.380**	.243**
	Sig. (2-tailed)	.000			.099	.000	.000	.000
	N	375	375	375	375	375	375	375
FAMILY PRESSURES (FM)	Pearson Correlation	.236**	.085		1	.202**	.247**	.135**
	Sig. (2-tailed)	.000	.099			.000	.000	.009
	N	375	375	375	375	375	375	375
SELF-EFFICACY (SE)	Pearson Correlation	.354**	.224**	.202**		1	.315**	.193**
	Sig. (2-tailed)	.000	.000	.000			.000	.000
	N	375	375	375	375	375	375	375
ACADEMIC WORKLOAD (AW)	Pearson Correlation	.371**	.380**	.247**	.315**		1	.268**
	Sig. (2-tailed)	.000	.000	.000	.000			.000
	N	375	375	375	375	375	375	375
PERFORMANCE PRESSURES (PP)	Pearson Correlation	.285**	.243**	.135**	.193**	.268**		1
	Sig. (2-tailed)	.000	.000	.009	.000	.000		
	N	375	375	375	375	375	375	375
ENVIRONMENT (ET)	Pearson Correlation	.304**	.305**	.209**	.240**	.273**	.209**	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	375	375	375	375	375	375	375

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## 2. Multiple Regression

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	ENVIRONMENT, PERFORMANCE_PRESSURES, FAMILY_PRESSURES, SELF_EFFICACY, FINANCIAL_PRESSURES, ACADEMIC_WORKLOAD <sup>b</sup>	.	Enter

a. Dependent Variable: PERCEIVED\_STRESS

b. All requested variables entered.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.559 <sup>a</sup>	.313	.302	.57575

a. Predictors: (Constant), ENVIRONMENT, PERFORMANCE\_PRESSURES, FAMILY\_PRESSURES, SELF\_EFFICACY, FINANCIAL\_PRESSURES, ACADEMIC\_WORKLOAD

b. Dependent Variable: PERCEIVED\_STRESS

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.519	6	9.253	27.914	.000 <sup>b</sup>
	Residual	121.989	368	.331		
	Total	177.508	374			

a. Dependent Variable: PERCEIVED\_STRESS

b. Predictors: (Constant), ENVIRONMENT, PERFORMANCE\_PRESSURES, FAMILY\_PRESSURES, SELF\_EFFICACY, FINANCIAL\_PRESSURES, ACADEMIC\_WORKLOAD

### Coefficients<sup>a</sup>

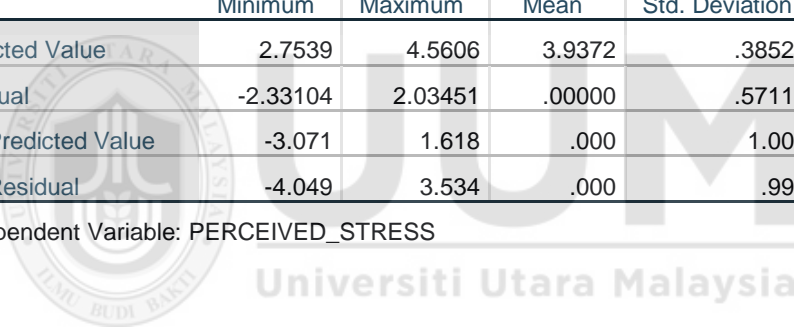
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.959	.160		12.276	.000
	FINANCIAL_PRESSURES	.162	.030	.264	5.437	.000
	FAMILY_PRESSURES	.061	.026	.108	2.362	.019
	SELF_EFFICACY	.116	.029	.187	4.001	.000
	ACADEMIC_WORKLOAD	.094	.037	.127	2.533	.012
	PERFORMANCE_PRESSURES	.069	.027	.116	2.530	.012
	ENVIRONMENT	.056	.027	.097	2.054	.041

a. Dependent Variable: PERCEIVED\_STRESS

### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7539	4.5606	3.9372	.38529	375
Residual	-2.33104	2.03451	.00000	.57112	375
Std. Predicted Value	-3.071	1.618	.000	1.000	375
Std. Residual	-4.049	3.534	.000	.992	375

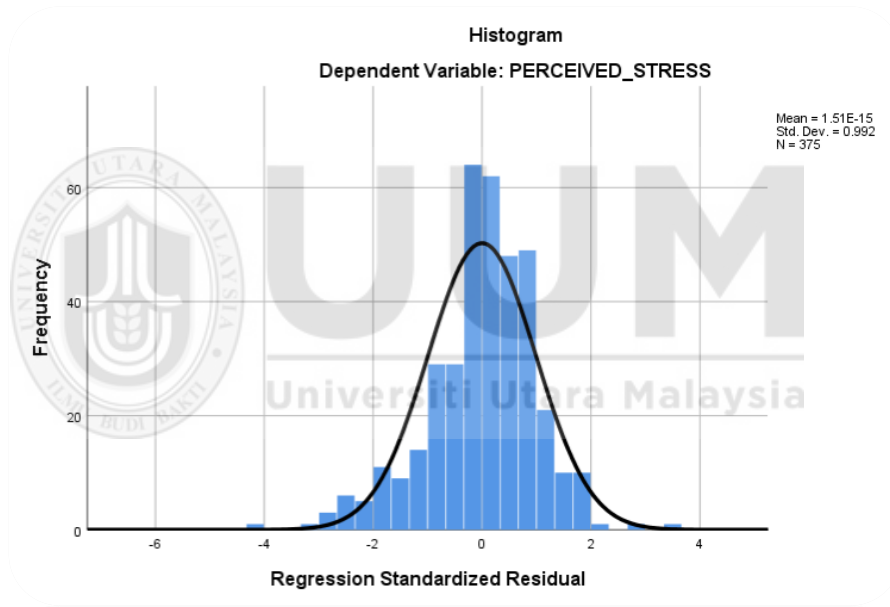
a. Dependent Variable: PERCEIVED\_STRESS



## APPEMDIX F: NORMALITY TEST

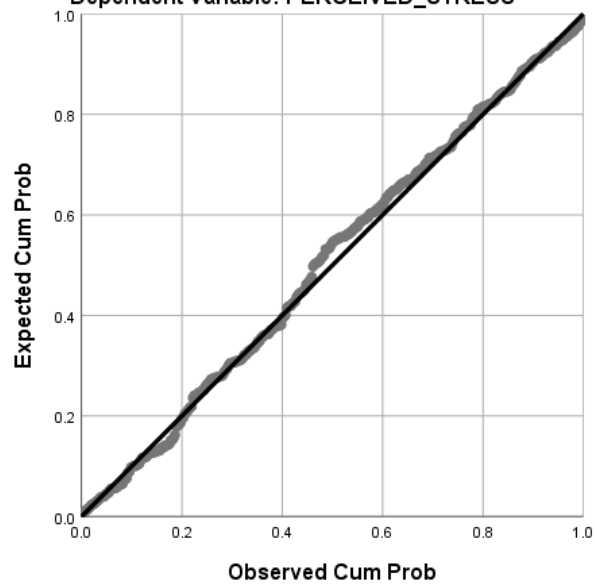
### Descriptive Statistics

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
PERCEIVED_STRESS	375	-1.867	.126	3.798	.251
FINANCIAL_PRESSURES	375	-.958	.126	-.588	.251
FAMILY_PRESSURES	375	.253	.126	-1.463	.251
SELF_EFFICACY	375	-1.225	.126	.007	.251
ACADEMIC_WORKLOAD	375	-.827	.126	-.245	.251
PERFORMANCE_PRESSURES	375	-1.002	.126	-.562	.251
ENVIRONMENT	375	-.724	.126	-1.087	.251
Valid N (listwise)	375				



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: PERCEIVED\_STRESS



Scatterplot

Dependent Variable: PERCEIVED\_STRESS

